

1       What is claimed is:

- 2           1. A method of performing secure purchases, said method  
3 comprising:  
4           a) a customer communicating with a custodial authorizing  
5           entity having custodial responsibility of account  
6           parameters of said customer's pre-established account;  
7           b) said customer supplying the custodial authorizing  
8           entity with at least account identification data;  
9           c) said customer designating a payment category;  
10          d) generating a transaction code that is different from  
11           said account identification data and which is  
12           associated with said designated payment category;  
13          e) communicating said transaction code to said customer;  
14          f) terminating communication with said custodial  
15           authority;  
16          g) said customer communicating said transaction code to  
17           a merchant in connection with a purchase having  
18           defined purchase parameters;  
19          h) said merchant communicating said transaction code to  
20           a verifying authority;  
21          i) said verifying authority utilizing said transaction  
22           code to verify that said defined purchase parameters  
23           are within said designated payment category; and  
24          j) said verifying authority communicating a purchase  
25           authorization to said merchant if said defined  
26           purchase parameters are within said designated payment

1                   category associated with said transaction code; and  
2               k) completing the purchase.

3               2. A method as recited in claim 1 further comprising  
4 defining said payment category as a specific maximum dollar  
5 amount, said verifying authority communicating a purchase denial  
6 if said purchase parameters of said purchase include a purchase  
7 dollar amount in excess of said maximum dollar amount.

8               3. A method as recited in claim 1 further comprising  
9 defining said payment category as a specific dollar amount, said  
10 verifying authority communicating a purchase denial if said  
11 purchase parameters of said purchase include a purchase dollar  
12 amount different from said specific dollar amount by more than  
13 a predetermined maximum variance.

14               4. A method as recited in claim 1 further comprising  
15 communicating information associated with offered subject matter  
16 to the customer by the merchant, pre-determining the purchase  
17 parameters of the purchase, and corresponding said designated  
18 payment category to said purchase parameters.

19               5. A method as recited in claim 1 further comprising the  
20 custodial authorizing entity generating a transaction code which  
21 reflects at least one of said designated payment categories from  
22 a plurality of different types of said payment categories.

23               6. A method as recited in claim 5 further comprising  
24 defining at least one of said plurality of different types of  
25 payment categories to include amount parameters for a cost of a  
26 purchase.

1           7. A method as recited in claim 5 further comprising  
2 defining at least one of said plurality of different types of  
3 payment categories to include time parameters during which the  
4 purchase can be completed.

5           8. A method as recited in claim 5 further comprising  
6 defining at least one of the plurality of different types of  
7 payment categories to include authorization for a single  
8 transaction at a fixed amount for purchase within a  
9 predetermined period of time.

10          9. A method as recited in claim 5 further comprising  
11 defining at least one of the plurality of different types of  
12 payment categories to include authorization for a single  
13 transaction at a maximum amount for purchase within a  
14 predetermined period of time.

15          10. A method as recited in claim 5 further comprising  
16 defining at least one of the plurality of different types of  
17 payment categories to include authorization for a predetermined  
18 maximum number of transactions up to a maximum total purchase  
19 amount.

20          11. A method as recited in claim 5 further comprising  
21 defining at least one of the plurality of different types of  
22 payment categories to include authorization for a predetermined  
23 maximum number of transactions up to a maximum total purchase  
24 amount during a predetermined time period.

25          12. A method as recited in claim 5 further comprising  
26 defining at least one of the plurality of different types of

1 payment categories to include authorization for a repeating  
2 transaction at a fixed amount.

3 13. A method as recited in claim 5 further comprising  
4 defining at least one of the plurality of different types of  
5 payment categories to include authorization for a repeating  
6 transaction at a fixed amount payable at each of a fixed number  
7 of time intervals.

8 14. A method as recited in claim 5 further comprising  
9 defining the plurality of payment categories selectable by said  
10 customer to include at least:

11 a) authorization for a single transaction at a fixed  
12 amount for a purchase within a predetermined period of time,

13 b) authorization for a single transaction at a maximum  
14 amount for a purchase within a predetermined period of time,

15 c) authorization for multiple transactions at a maximum  
16 total amount for purchases within a predetermined time period,  
17 and

18 d) authorization for a repeating transaction at a fixed  
19 amount.

20 15. A method as recited in claim 1 further comprising  
21 defining said payment category to include a limited time  
22 interval during which said transaction code is valid.

23 16. A method as recited in claim 1 further comprising  
24 generating a transaction code which further reflects an  
25 identification of the merchant.

26 17. A method as recited in claim 1 wherein said merchant

1       communicates said transaction code to a verifying authority  
2       which normally accepts and verifies credit card account  
3       information in connection with purchases.

4           18. A secure purchase verification system comprising:

- 5           a) a custodial authorizing entity structured to issue a  
6              user account to a consumer;
- 7           b) said custodial authorizing entity structured to bill  
8              said consumer for purchases consummated in connection  
9              with said user account;
- 10          c) said custodial authorizing entity responsive to a  
11             consumer transaction request and structured to  
12             generate a transaction code internally associated with  
13             said user account and different from said user  
14             account;
- 15          d) said transaction code including a payment category  
16             designated by said consumer associated therewith and  
17             structured to be presented to a merchant by said  
18             consumer in connection with a purchase having defined  
19             purchase parameters;
- 20          e) a verifying authority structured to receive and  
21             authorize credit card transactions from said merchant;
- 22          f) said transaction code structured to be communicated to  
23             said verifying authority by said merchant, in  
24             connection with said purchase having said purchase  
25             parameters, as a credit card account number utilizing  
26             a credit card authorization system;

- 1           g) said verifying authority structured to verify that  
2           said purchase parameters of said purchase correspond  
3           said payment category associated with said transaction  
4           code without identifying said user account, and to  
5           accordingly communicate an authorization or rejection  
6           to said merchant.
- 7       19. A secure purchase verification system as recited in  
8           claim 18 wherein said payment category of said  
9           transaction code includes a defined maximum purchase  
10          amount.
- 11       20. A secure purchase verification system as recited in  
12           claim 18 wherein said payment category of said  
13           transaction code includes a specific purchase amount.
- 14       21. A secure purchase verification system as recited in  
15           claim 18 wherein said payment category of said  
16           transaction code includes a specific purchase amount  
17           range.
- 18       22. A secure purchase verification system as recited in  
19           claim 18 wherein said payment category of said  
20           transaction code includes a defined time period for  
21           commencement of said purchase.
- 22       23. A secure purchase verification system as recited in  
23           claim 18 wherein said payment category of said  
24           transaction code includes a defined plurality of  
25           purchases.
- 26       24. A secure purchase verification system as recited in

1               claim 23 wherein said payment category of said  
2               transaction code includes a defined maximum purchase  
3               amount for said plurality of purchases.

4       25. A secure purchase verification system as recited in  
5               claim 18 wherein said payment category of said  
6               transaction code includes a defined plurality of  
7               recurring purchases.

8       26. A secure purchase verification system as recited in  
9               claim 25 wherein each of said defined plurality of  
10              purchases include a define purchase amount associated  
11              therewith.

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